

# This Miami Dolphin runs passing routes, and his own business

By Sun-Sentinel, adapted by Newsela staff on 10.29.14

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Brian Hartline (82) of the Miami Dolphins catches a pass in front of Derek Cox (22) of the San Diego Chargers during the fourth quarter of a game at Sun Life Stadium, Miami Gardens, Florida, Nov. 17, 2013. Photo: Joe Rinkus Jr./Miami Herald/MCT

MIAMI — Miami Dolphins wide receiver Brian Hartline has always been a numbers guy. He is good with figures on and off the football field.

Hartline studies reports about how much money companies make and other financial information. He does it with as much attention as he gives his passing routes.

The sixth-year pro from Ohio State is a careful investor and a rising businessman. He and a grade school buddy bought two convenience stores in his native Ohio. He pitches in there during the offseason. He waits on customers and unpacks goods to put on the shelves.

Hartline does all this to decide where to invest, or put his money to try to make more money.

"I only invest if I really understand," he said.

## **From Budgeting To Investing**

Many pro athletes blow their multimillion-dollar salaries. Hartline is a model for the National Football League's efforts to teach players to handle their money responsibly. The NFL and teams such as the Dolphins have developed programs to teach players about money management, from budgeting to running a business.

In 2009, Sports Illustrated reported that more than three-fourths of NFL players had money troubles within two years of retiring from the sport. After the report came out, the league got serious about the subject.

Patrick Kerney, a retired player, is the NFL's vice president for player benefits. He thinks the Sports Illustrated numbers are exaggerated. Still, he sees the importance of training players to manage their money better.

The NFL will offer its first personal finance program for players and wives in March, Kerney said. Participants will develop numerical tables, or spreadsheets, to calculate whether they can keep up their current lifestyles in the years ahead. For some players, "the well is running dry before the guys thought it would," Kerney said.

Hartline is not one of them.

## **Bitten By Businessman's Bug**

The Dolphins receiver says he has long tracked his expenses and spent less than he made — long before he snagged his latest five-year contract. Now he will make \$30.77 million over five years.

Hartline said that he didn't buy his million-dollar townhouse in Fort Lauderdale last year until he had sold his condo, for a profit. That means he got more money for his condo than he had originally paid for it.

Hartline does admit to splurging on a Ferrari. "I like my toys," he said. But he's also been learning about investments so his money will last for years after he has left the football field.

"I'm a numbers guy," Hartline said. "I try to read, to ask questions, to learn as much as possible."

As a child in Canton, Ohio, Hartline got a week's worth of lunch money from his parents, and he learned to make it last. He got the businessman's bug from his dad, who owned a business.

## **Spreading Out His Investments**

Hartline has been a leader in taking the Dolphins' money management classes, said Kaleb Thornhill, who teaches the classes.

Hartline has even passed on budgeting tips to Dolphins rookies during their required money management classes.

Thornhill recommends to first-year players that they save at least half of their salaries. A minimum NFL salary is \$420,000. So players making that would have to save more than \$200,000. If they were to put that in an investment that earns an average of 6 percent a year, they would have more than \$1.1 million in 30 years when they were in their early 50s.

But what's also important, both Thornhill and Hartline say, is that players know what they are investing in. They should not have anyone signing papers for them. Several former or current NFL players in South Florida have ended up in court complaining of missing money or bad investments.

Hartline said he handles all of his own business decisions. He also spreads out his investments. He does not put all his money in one place.

## **Unloading Trucks, Stocking Shelves**

Hartline's investments include what he hopes will be 10 or so convenience stores. So far, he and his friend Ramy Malka own two convenience stores just outside Columbus, home of Hartline's college, Ohio State.

The stores are in large enclosed buildings where customers drive through and order snacks and drinks without leaving their cars.

"It's really convenient," Malka said. "It comes in real handy when it's below zero."

Early on, Hartline said, "we did it ourselves" — from waiting on customers to shelving merchandise to unloading trucks. They did not have any employees to pay, he said, which turned out to be a blessing. "I learned the business by experience," he said.

Now they have four employees.

Hartline has been coming up with new products to stock and ways to improve service.

"He's really business savvy," Malka said. "He's not afraid to try new things."

In Cooper City, Florida, Hartline is a hero and role model to Aidan Pratt, 14, for consistently saving. Last football season, Aidan won \$1,000 from BankUnited for his winning essay on the importance of saving for a rainy day. He got to meet Hartline, who promotes saving as part of kids' learning about managing money.

Aidan said he followed his hero's example. "It's the only money I have ever won — and I put it in a savings account," he said.

## Quiz

- 1 According to the article, professional football players should do all of the following EXCEPT:
  - (A) save at least half of their salary
  - (B) spend almost all the money they make
  - (C) investigate well before investing
  - (D) do not invest all their money in one place
  
- 2 Read the first paragraph of the section "From Budgeting To Investing." Which of these is the MOST LIKELY reason for Hartline to be one of the NFL's models?
  - (A) his habit of closely studying reports about how much money companies make
  - (B) his need to research before deciding where to invest his money to make more money
  - (C) his ability to not spend all his money instantly but instead make it last
  - (D) his willingness to participate in the money management classes organized by NFL
  
- 3 Select the sentence from the text that DOES NOT support the central idea of the article.
  - (A) Still, he sees the importance of training players to manage their money better.
  - (B) Thornhill recommends to first-year players that they save at least half of their salaries.
  - (C) But what's also important, both Thornhill and Hartline say, is that players know what they are investing in.
  - (D) Hartline's investments include what he hopes will be 10 or so convenience stores.
  
- 4 Select the paragraph from the section "Spreading Out His Investments" that explains how a well planned investment can help reap benefits in future times.

## Answer Key

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### Paragraph 17:

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